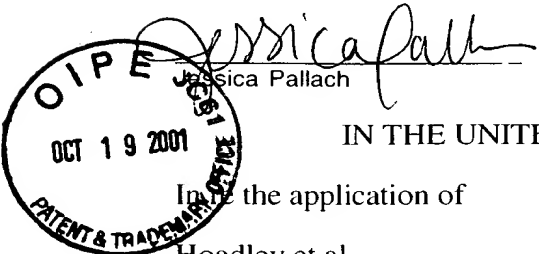


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Date of Deposit: October 19, 2001

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Washington, D. C. 20231.

3



Jessica Pallach

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of)

Hoadley et al.)

Serial No. 09/919,074)

Filed: 7/30/01)

For: Algorithm for Explaining Credit Scores)

Examiner: Unassigned

Art Unit: Unassigned

October 19, 2001

RESPONSE TO NOTICE TO FILE MISSING PARTS

Commissioner of Patents
and Trademarks
BOX MISSING PARTS
Washington, D.C. 20231


Sir:

In response to the Notice to File Missing Parts of Application--Filing Date Granted mailed 04 September, 2001, enclosed herewith are the following:

- original, executed Declaration and Power of Attorney,
- Assignment and Recordation Cover Sheet;
- Request for Corrected Filing Receipt;
- Copy of Original Filing Receipt;
- Copy of Missing Parts Notice; and
- Return Postcard.

The Commissioner is authorized to charge the surcharge and recordation fees totaling \$170.00, and any additional fees that may be due and credit any overpayments to Deposit Account No. 07-1445 (Order No. ISAA0007). A copy of this sheet is enclosed for accounting purposes.

Respectfully submitted,


Kirk D. Wong
Reg. No. 43,284

Customer No. 22862

Attorney Docket No. ISAA0007



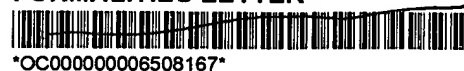
UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/919,074	07/30/2001	Hoadley	ISAA0007

22862
GLENN PATENT GROUP
3475 EDISON WAY
SUITE L
MENLO PARK, CA 94025

CONFIRMATION NO. 2660
FORMALITIES LETTER



Date Mailed: 09/04/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

A copy of this notice MUST be returned with the reply.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

01/14/2002 TLW11 00000136 071445 09919074
01 FC:105 130.00 CH

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Hoadley et al

Serial No. : 09/919,074

Filed: July 30, 2001

Title: ALGORITHM FOR EXPLAINING CREDIT SCORES



Docket No.: ISAA0007

Art Unit: Unassigned

Examiner: Unassigned

Receipt
\$4

October 18, 2001

REQUEST FOR A CORRECTED FILING RECEIPT

Assistant Commissioner for Patents
Application Processing Division
Customer Correction Branch
Washington, DC 20231

Dear Sir:

Applicant, by his attorney, requests correction of the Official Filing Receipt for the above-referenced patent application. The first page of the application lists two provisional applications and Serial No. 09/790,453; which was left off the filing receipt.

Please add the serial no. 09/790,453, filed 2/22/00 as the third priority claim. Enclosed is the original declaration, which lists all 3 priority applications to be claimed.

A copy of the original Filing Receipt is enclosed.

Respectfully submitted,

Kirk D. Wong
Reg. No. 43,284

Customer No. 22862



COPY

UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/919,074	07/30/2001	2161	818	ISAA0007	2	26	3

CONFIRMATION NO. 2660

22862
GLENN PATENT GROUP
3475 EDISON WAY
SUITE L
MENLO PARK, CA 94025

FILING RECEIPT



OC000000006508166

Date Mailed: 09/04/2001

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Hoadley, Residence Not Provided;

Domestic Priority data as claimed by applicant

THIS APPLN CLAIMS BENEFIT OF 60/222,231 08/01/2000
AND CLAIMS BENEFIT OF 60/222,205 08/01/2000

Foreign Applications

If Required, Foreign Filing License Granted 09/01/2001

Projected Publication Date: Request for Non-Publication Acknowledged

Non-Publication Request: Yes

Early Publication Request: No

Title

Algorithm for explaining credit scores

Preliminary Class

705

DOCKETED

By:

Date: 9/10/01

ACKNOWLEDGE RECEIPT

SEP - 7 2001

GLENN PATENT GROUP

Data entry by : IBRAHIM, SADIE

Team : OIPE

Date: 09/04/2001



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